

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION**

**IN RE: HOWARD & CAROLANN LESLIE**

Debtor.

Case Number: 07-47101 PJS  
Chapter 13  
Judge SHEFFERLY

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WILLIAM D. JOHNSON (P54823)  
ACCLAIM LEGAL SERVICES, P.L.L.C.  
26200 Lahser, Suite 330  
Southfield, MI 48033  
(248) 443-7033

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**Notice of Deadline to Object to Proposed Chapter 13 Plan Modification**

The deadline to file an objection to the attached proposed chapter 13 plan modification is 21 days after service.

If no timely objection is filed, the proponent of the plan modification may file a certificate of no objection and the modified plan will then become effective.

If a timely objection is filed, the Court will set the matter for hearing and give notice of the hearing to the debtor, the proponent of the plan modification, the trustee and any objecting parties. In that event, the plan modification will become effective when the Court enters an order overruling or resolving all objections.

Objections to the attached proposed chapter 13 plan modification shall be served on the following:

Krispen S. Carroll, Chapter 13 Trustee  
719 Griswold Street, Suite 1100  
Detroit, MI 48226

Dated: January 26, 2010

/s/ William D. Johnson  
William D. Johnson P54823  
Acclaim Legal Services, LLC  
26200 Lahser Road Suite 330  
Southfield, MI 48033  
248-443-7033  
[filing@acclaimlegalservices.com](mailto:filing@acclaimlegalservices.com)

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**Proposed Chapter 13 Plan Modification**

Debtor proposes to modify the confirmed Plan pursuant to LBR 3015-2(b) as follows:

- Plan payments shall be decrease from \$319.00 per Weekly to \$35.00 per Weekly (see attached proposed Amended Schedule J)
- The property at 15885 Lesure, Detroit MI 48227 shall be surrendered and the automatic stay shall be lifted as to US Bank Home Mortgage. This modification shall not affect Debtors' right to retain the property in the event their loan is subsequently modified pursuant to MCL 600.3205A(1) and retention of the property becomes feasible.

Following is the effect of this modification on the following classes:

Class One: Modification will allow for full payment to creditor

Class Two: Lifts the automatic stay as to creditor

Class Three: N/A

Class Four: Lifts the automatic stay as to creditor

Class Five: Modification will allow for full payment to creditor

Class Six: N/A

Class Seven: N/A

Class Eight: Modification provides the same dividend as the original Plan, 100%

(See attached liquidation analysis, worksheet and plan calculation)

Dated: January 26, 2010

/s/ William D. Johnson  
WILLIAM D. JOHNSON (P54823)  
Acclaim Legal Services, LLC  
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## WORKSHEET

1. Length of Plan is \_\_\_\_\_ weeks; 0 months; \_\_\_\_\_ years.

Debtor #1:

2. \$ 0.00 per pay period x 0 pay periods per Plan = \$ 0.00 total per Plan  
(Monthly)

Debtor #2:

\$    per pay period x    pay periods per Plan = \$    total per Plan  
( )

3. \$    per period x    periods in Plan =   

4. Lump Sums:    0.00

5. Equals total to be paid into the Plan    0.00

6. Estimated trustee's fees    0.00

7. Attorney fees and costs    0.00

8. Total priority claims    0.00

9. Total installment mortgage or other long-term debt payments    0.00

10. Total of arrearage including interest    0.00

11. Total secured claims, including interest    0.00

Total of items 6 through 11    0.00

12. Funds available for unsecured creditors (item 5 minus item 11)    0.00

13. Total unsecured claims (if all file)    0.00

14. Estimated percentage to unsecured creditors under Plan (item 12 divided by item 13)    0 %

15. Estimated dividend to general unsecured creditors if Chapter 7, (see liquidation analysis attached)    0.00

COMMENTS:

SEE ATTACHED PLAN CALCULATION



In re **Howard Leslie**  
**Carolann Leslie**Case No. **07-47101**

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <b>0.00</b>
a. Are real estate taxes included?	Yes <b>X</b> No _____
b. Is property insurance included?	Yes <b>X</b> No _____
2. Utilities:	
a. Electricity and heating fuel	\$ <b>240.00</b>
b. Water and sewer	\$ <b>60.00</b>
c. Telephone	\$ <b>30.00</b>
d. Other <u>See Detailed Expense Attachment</u>	\$ <b>95.00</b>
3. Home maintenance (repairs and upkeep)	\$ <b>50.00</b>
4. Food	\$ <b>500.00</b>
5. Clothing	\$ <b>75.00</b>
6. Laundry and dry cleaning	\$ <b>45.00</b>
7. Medical and dental expenses	\$ <b>100.00</b>
8. Transportation (not including car payments)	\$ <b>375.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <b>150.00</b>
10. Charitable contributions	\$ <b>0.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <b>0.00</b>
b. Life	\$ <b>0.00</b>
c. Health	\$ <b>0.00</b>
d. Auto	\$ <b>225.00</b>
e. Other	\$ <b>0.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$ <b>0.00</b>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <b>285.00</b>
b. Other <u>Anticipated Rent</u>	\$ <b>1,200.00</b>
c. Other	\$ <b>0.00</b>
14. Alimony, maintenance, and support paid to others	\$ <b>0.00</b>
15. Payments for support of additional dependents not living at your home	\$ <b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <b>0.00</b>
17. Other <u>Haircare, toiletries, cleaning supplies</u>	\$ <b>125.00</b>
Other <u>Misc., License plates, gifts</u>	\$ <b>35.00</b>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ <b>3,590.00</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ <b>3,747.83</b>
b. Average monthly expenses from Line 18 above	\$ <b>3,590.00</b>
c. Monthly net income (a. minus b.)	\$ <b>157.83</b>

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED**  
**Detailed Expense Attachment**

**Other Utility Expenditures:**

2 Cell Phones	\$	75.00
Internet	\$	20.00
<b>Total Other Utility Expenditures</b>	<b>\$</b>	<b>95.00</b>

N. LIQUIDATION ANALYSIS AND STATEMENT OF VALUE OF ENCUMBERED PROPERTY [LBR 3015-1(b)(1)]:

TYPE OF PROPERTY	FAIR MARKET VALUE	LIENS	DEBTOR'S SHARE OF EQUITY	EXEMPT AMOUNT	NON-EXEMPT AMOUNT
PERSONAL RESIDENCE	190,000.00	111,500.00	78,500.00	18,500.00	60,000.00
VEHICLES	12,500.00	10,000.00	5,500.00	5,500.00	0.00
HHG/PERSONAL EFFECTS	4,300.00	0.00	4,300.00	4,300.00	0.00
JEWELRY	150.00	0.00	150.00	150.00	0.00
CASH/BANK ACCOUNTS	100.00	0.00	100.00	100.00	0.00
OTHER	0.00	0.00	0.00	0.00	0.00

Amount available upon liquidation	\$ 60,000.00
Less administrative expenses and costs	\$ 13,000.00
Less priority claims	\$ 4,889.00
Amount Available in Chapter 7	\$ 42,111.00